

Fill in this information to identify the case:

Debtor 1	Ricardo Montoya
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF TEXAS
Case number	16-30820

Form 4100R**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor:	U.S. Bank Trust N.A., as Trustee of the Igloo Series III Trust	Court claim no. (if known): 3
Last 4 digits of any number you use to identify the debtor's account:	4 1 8 6	
Property address:	4543 Bowie Lane	
Number	Street	
Grand Prairie	TX	75052
City	State	ZIP Code

Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 05/01/2020
MM / DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ _____

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____

c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: / /
MM / DD / YYYY

Debtor 1

Ricardo Montoya

16-30820

First Name

Middle Name

Last Name

Case number (if known) _____

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x/s/ Raymond Valderrama

Signature

Date 04 22 2020

Print

Raymond Valderrama

First Name

Middle Name

Last Name

AVP Bankruptcy

Title

Company

BSI Financial Services

If different from the notice address listed on the proof of claim to which this response applies:

Address

7505 Irvine Center Drive

Number _____ Street _____

Irvine CA 92618

City _____ State _____ ZIP Code _____

Contact phone 949 201 4287

Email _____

CERTIFICATE OF SERVICE

I hereby certify that a copy of the Response to Notice of Final Cure was served on April 24, 2020. The Response was filed electronically. Service was accomplished by the method and to the following as indicated.

By: /s/ Richard Anderson
RICHARD E. ANDERSON
State Bar No. 01209010
4920 Westport Drive
The Colony, Texas 75056
Email: randerson@AndersonVela.com

BY ELECTRONIC NOTICE OR REGULAR FIRST CLASS MAIL, POSTAGE PREPAID:

DEBTOR

Ricardo Montoya
4543 Bowie Lane
Grand Prarie, TX 75052

CO-DEBTOR

Maria S. Montoya (Pro-forma)
4543 Bowie Lane
Grand Prarie, TX 75052

DEBTORS' ATTORNEY

Truman E. Coe, Jr.
2720 N. Stemmons Frwy.
Suite 1202, South Tower
Dallas, TX75207

TRUSTEE

Thomas Powers
105 Decker Court, Ste 1150
Irving, TX 75062

U.S. TRUSTEE

United States Trustee
1100 Commerce Street, Room 976
Dallas, TX 75242

CREDITOR ATTORNEY

Abbey U. Dreher
Barrett Daffin Frappier Turner
& Engel
4004 Beltline Road, Suite 100
Addison, TX 75001-4320
972-341-0904
972-341-0502 (fax)
ndecf@BDFGROUP.com
Assigned: 06/20/2016

representing Wells Fargo Bank, N.A.
c/o BDFTE, LLP
4004 Belt Line Rd Suite 100
Addison, TX 75001
(Creditor)

Gordon Green
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(972) 499-8068
(858) 412-2683 (fax)
ecftxbn@aldridgepite.com
Assigned: 04/07/2017

representing PROF-2013-S3 Legal Title Trust IV, By U.S.
Bank National Association, As Legal Title
Trustee C/O Fay Servicing, LLC
(Creditor)

Sherrel K. Knighton
Linebarger, Goggan, Blair &
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2777 N. Stemmons Frwy Ste
1000
Dallas, TX 75207
(214)880-0089
469-221-5003 (fax)
Sherrel.Knighton@lgbs.com
Assigned: 03/28/2016

representing Dallas County
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dana.overstreet@conns.com
Assigned: 05/10/2016

representing CONN APPLIANCES, INC . AS ATTORNEY-IN-FACT AND SERVICER-IN-FACT FOR
CONN CREDIT I, LP and-or CONNS
RECEIVABLES FUNDING I, LP
P.O. BOX 2358
BEAUMONT, TX 77704
(Creditor)

/s/ Richard Anderson
RICHARD E. ANDERSON